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P6340

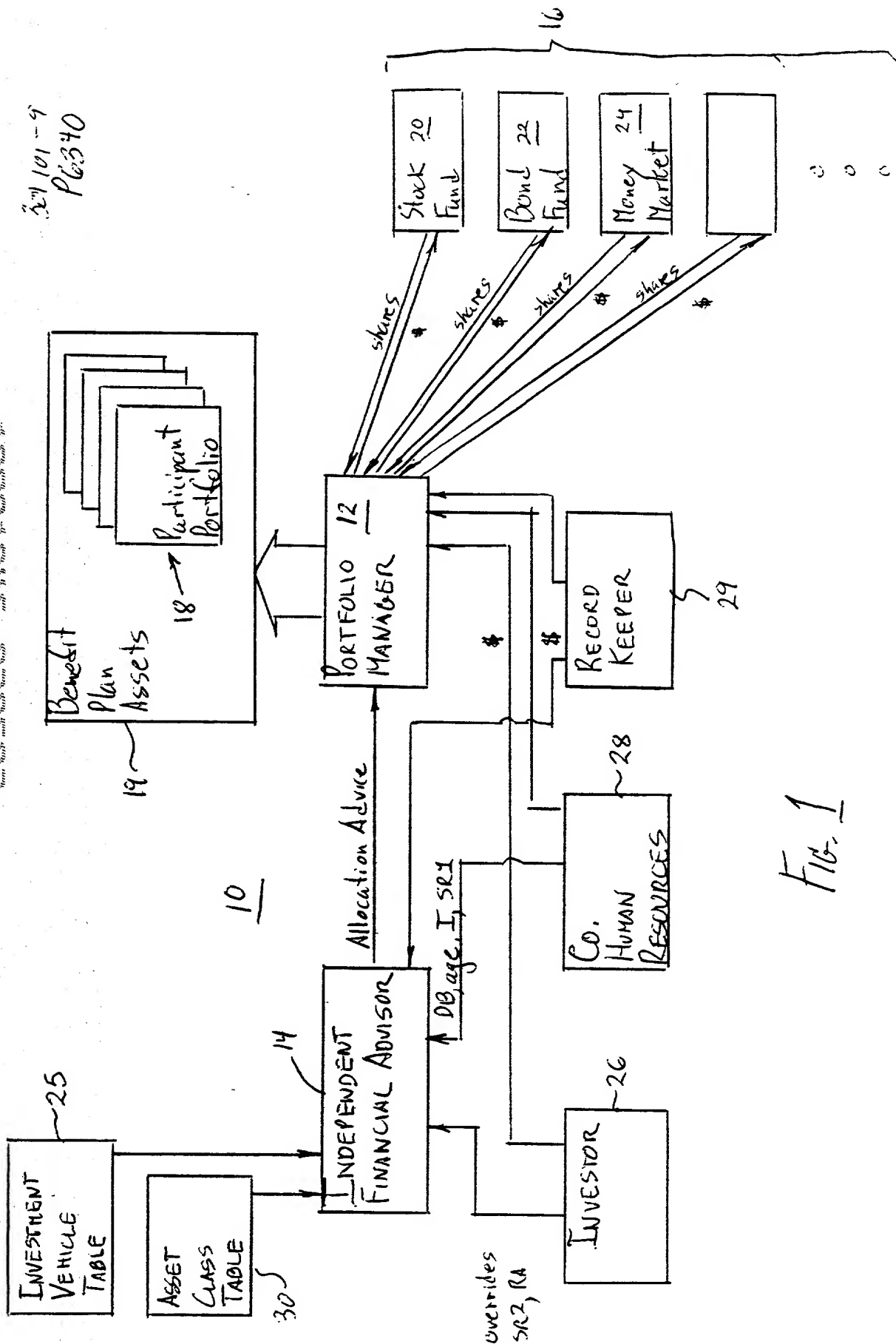


FIG. 1

FIG. 2a

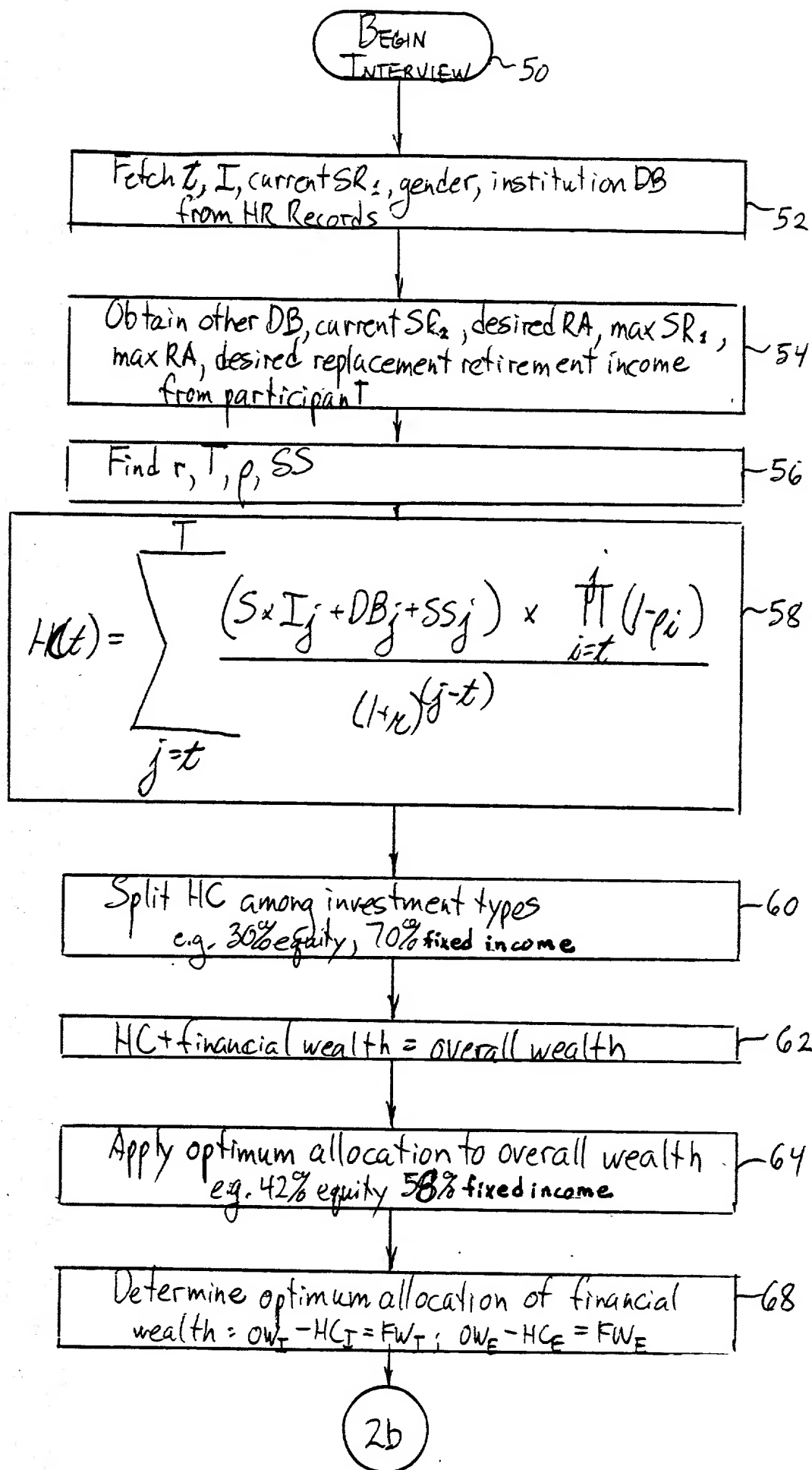
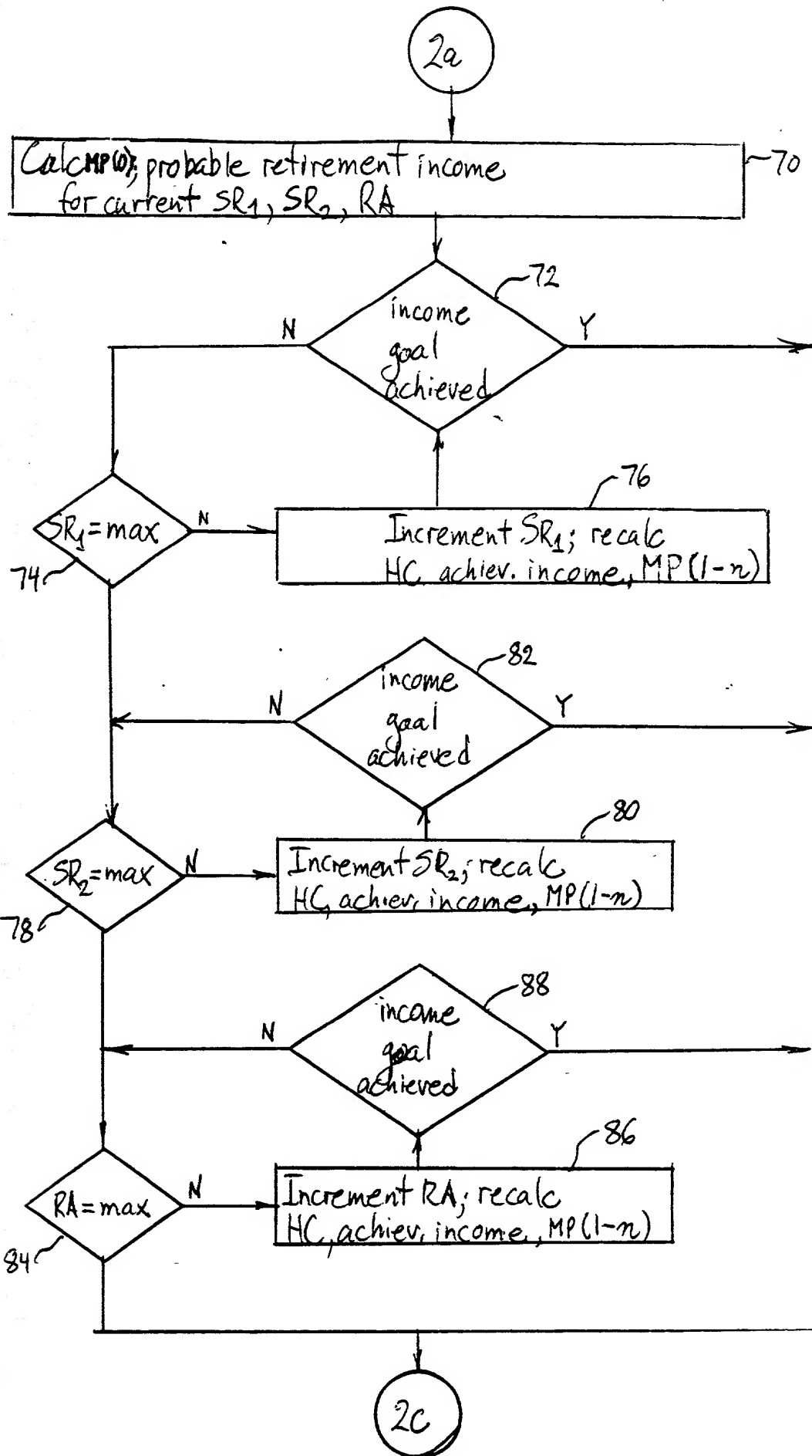
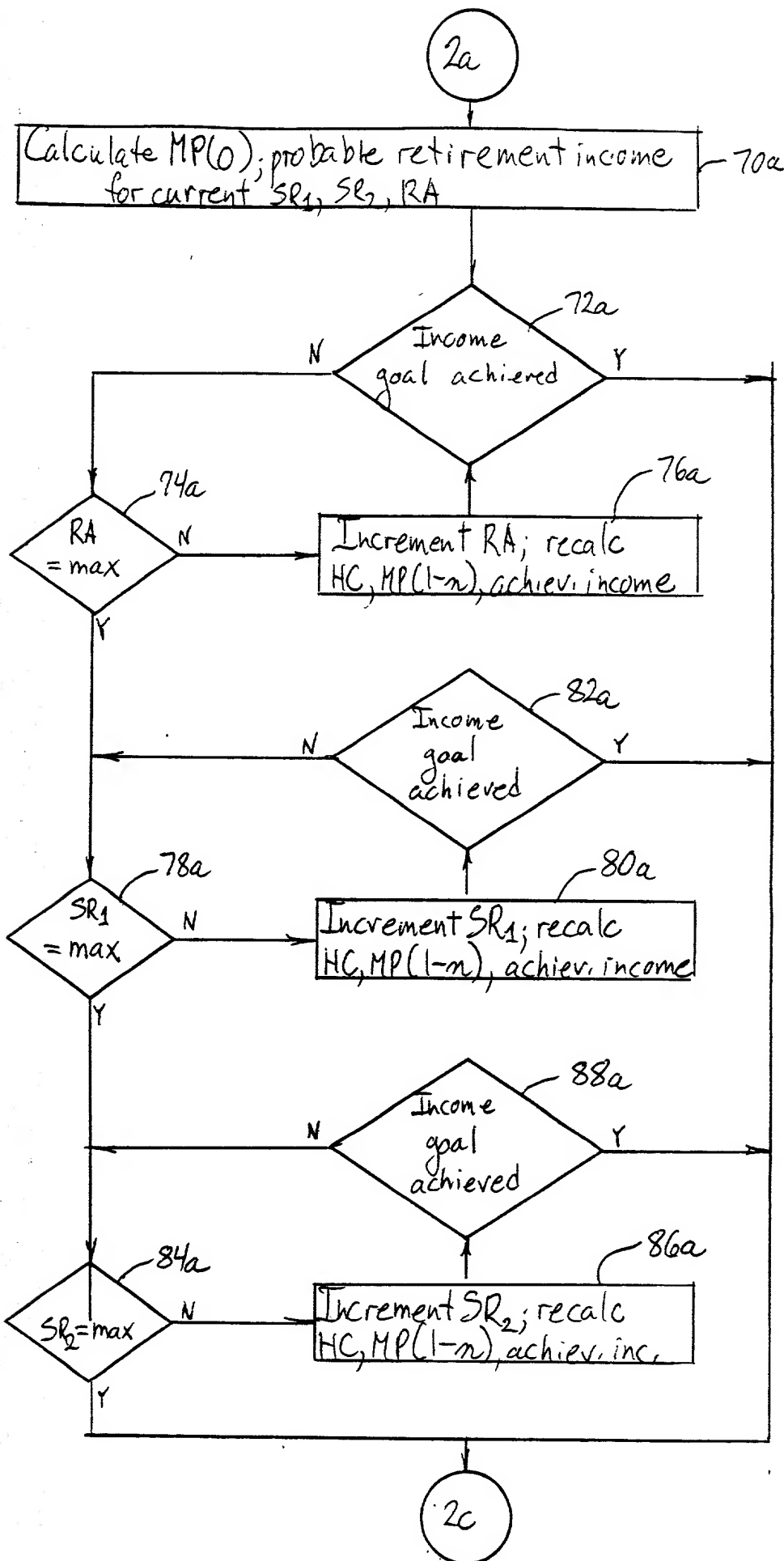


FIG. 2b



FIG.
2b-1

301101-9

FIG. 2C

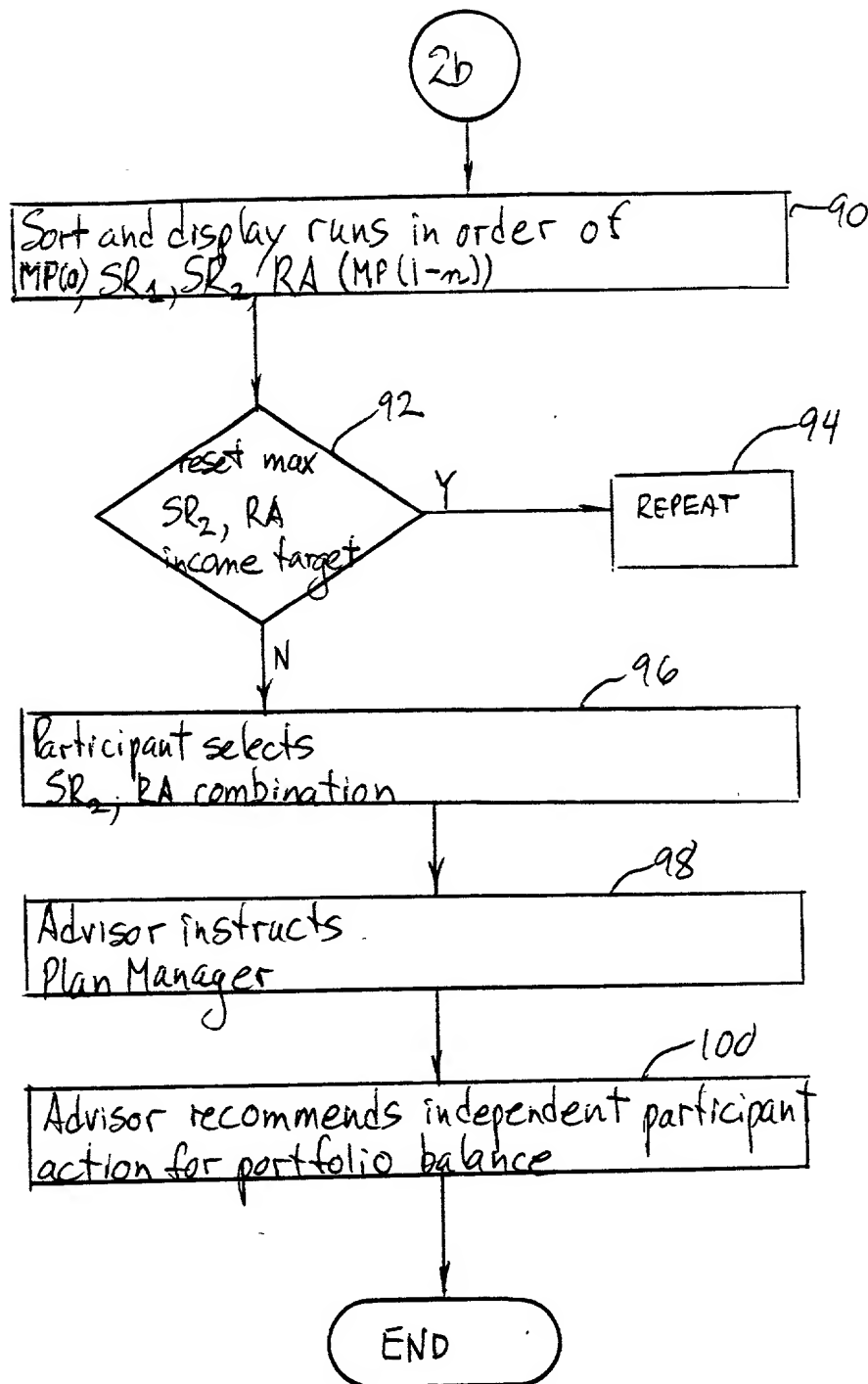
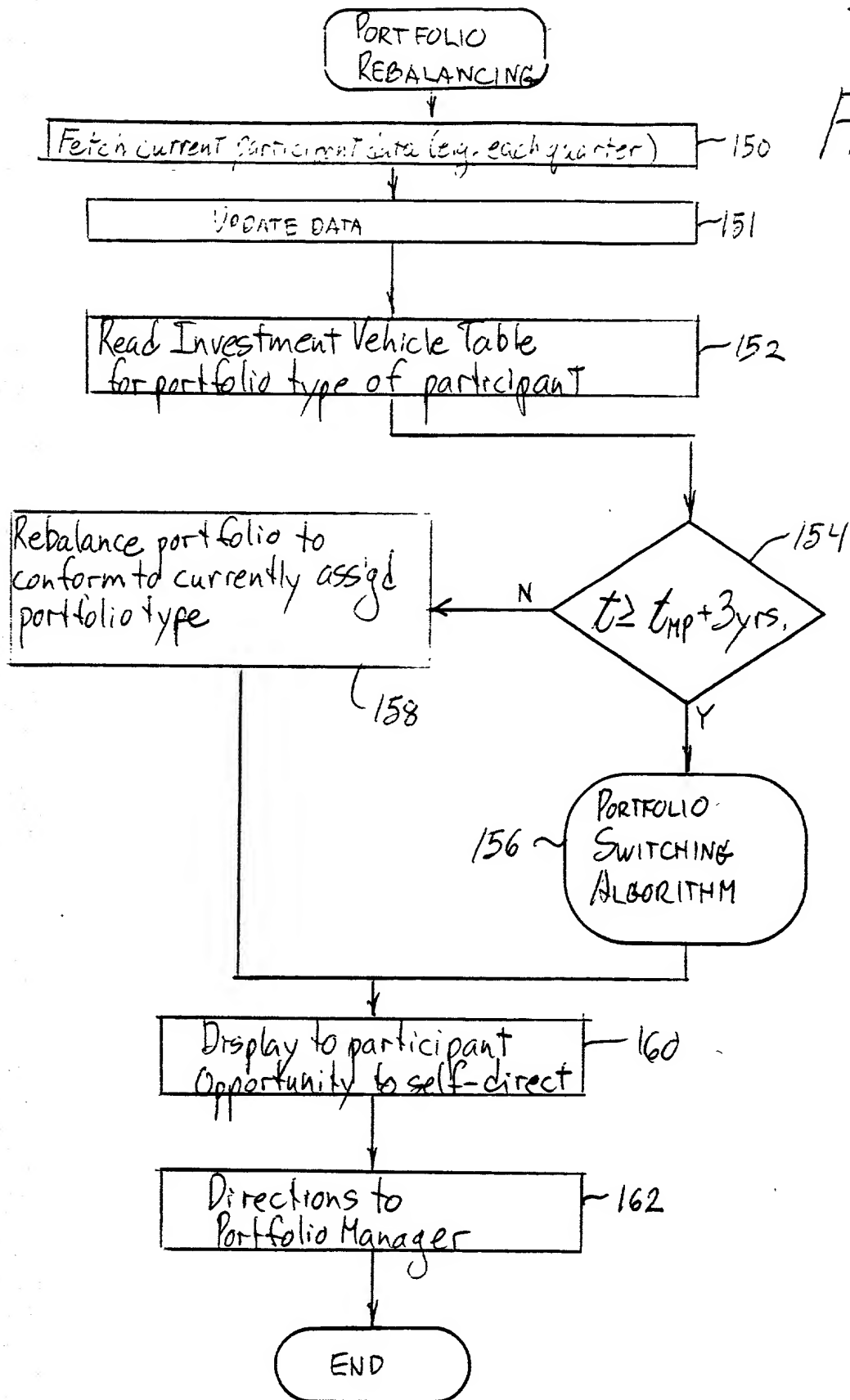
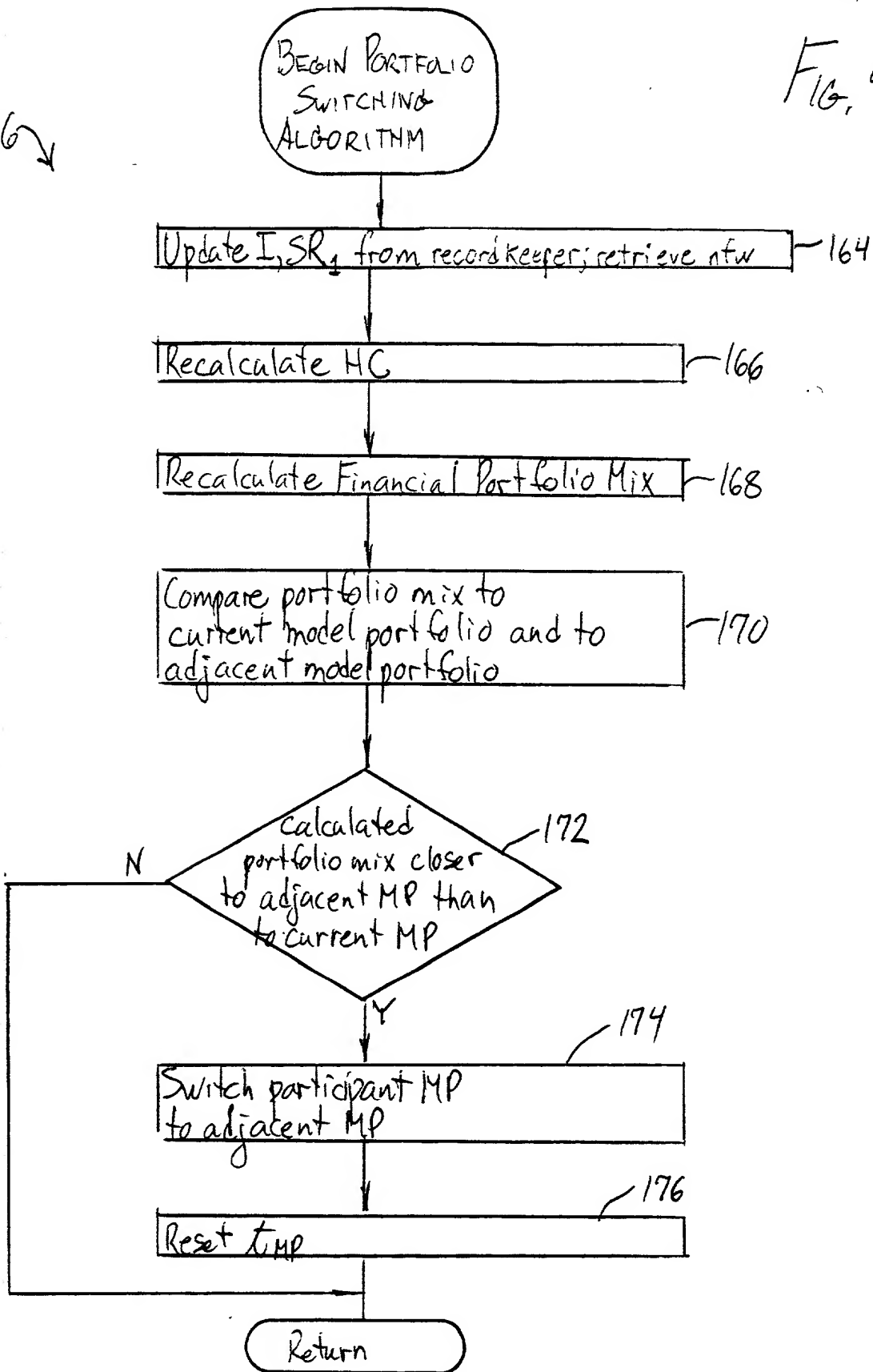


FIG. 3



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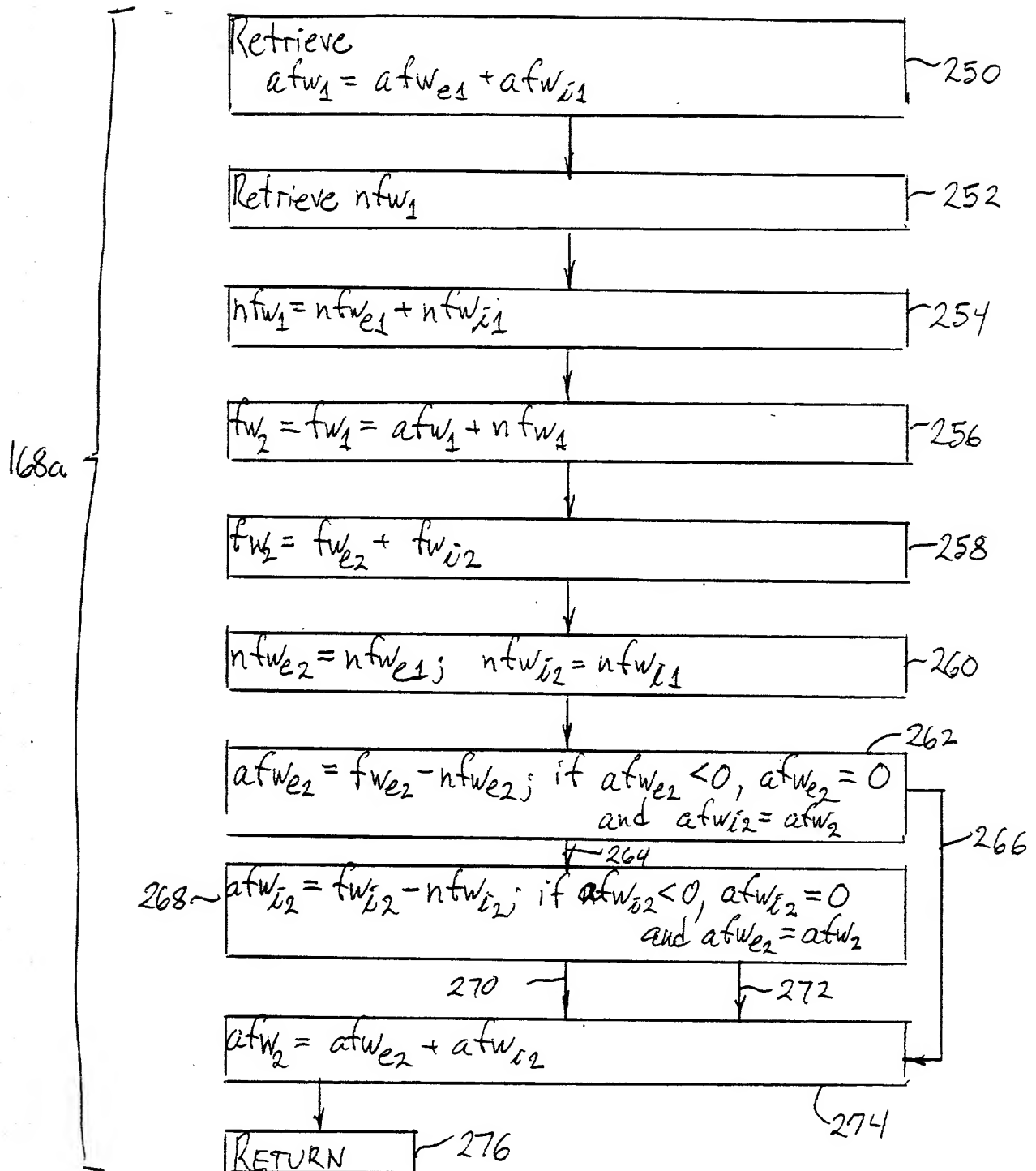


FIG. 4a

INDEPENDENT FINANCIAL ADVISOR

EMPLOYER HR

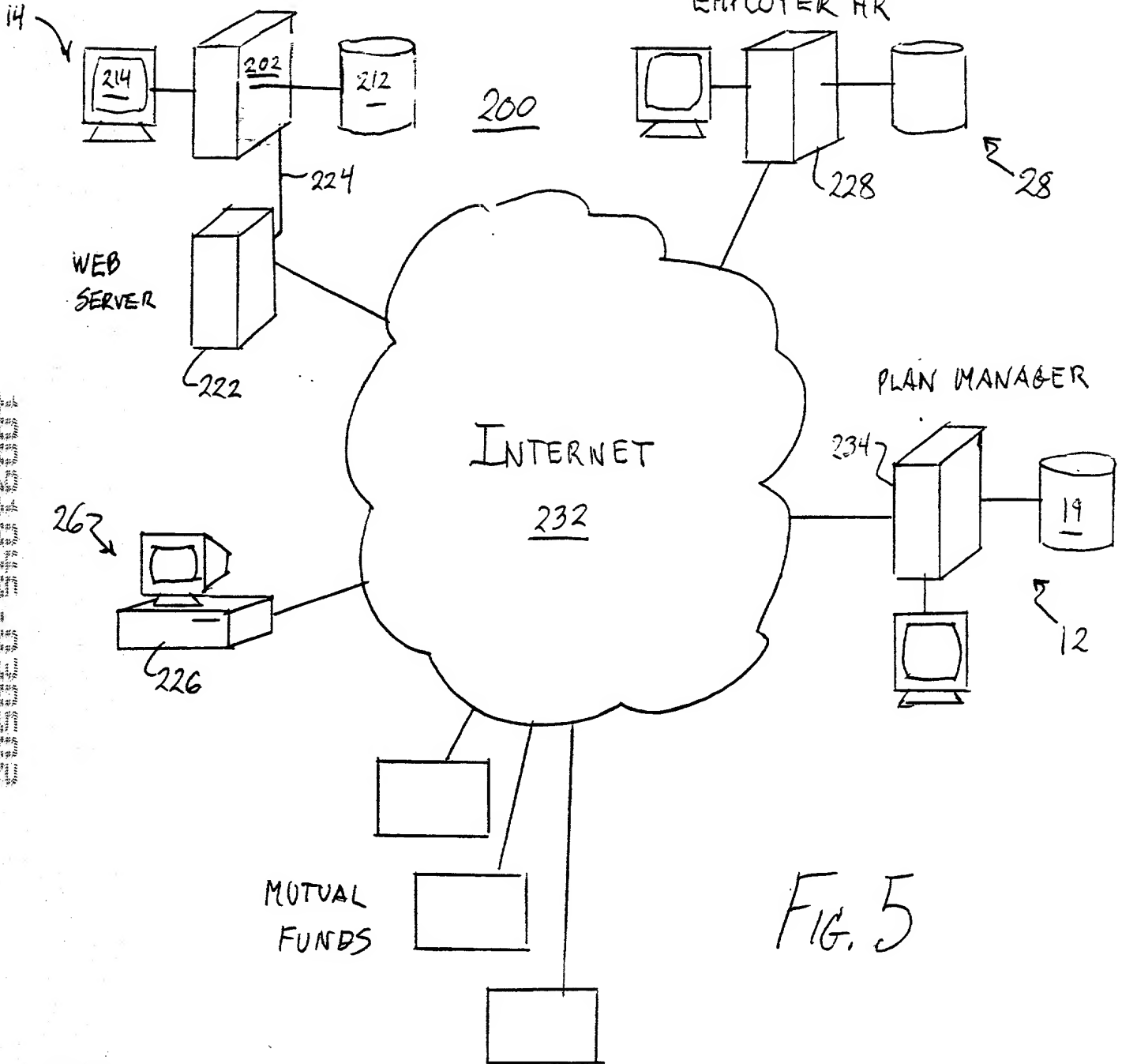


FIG. 5

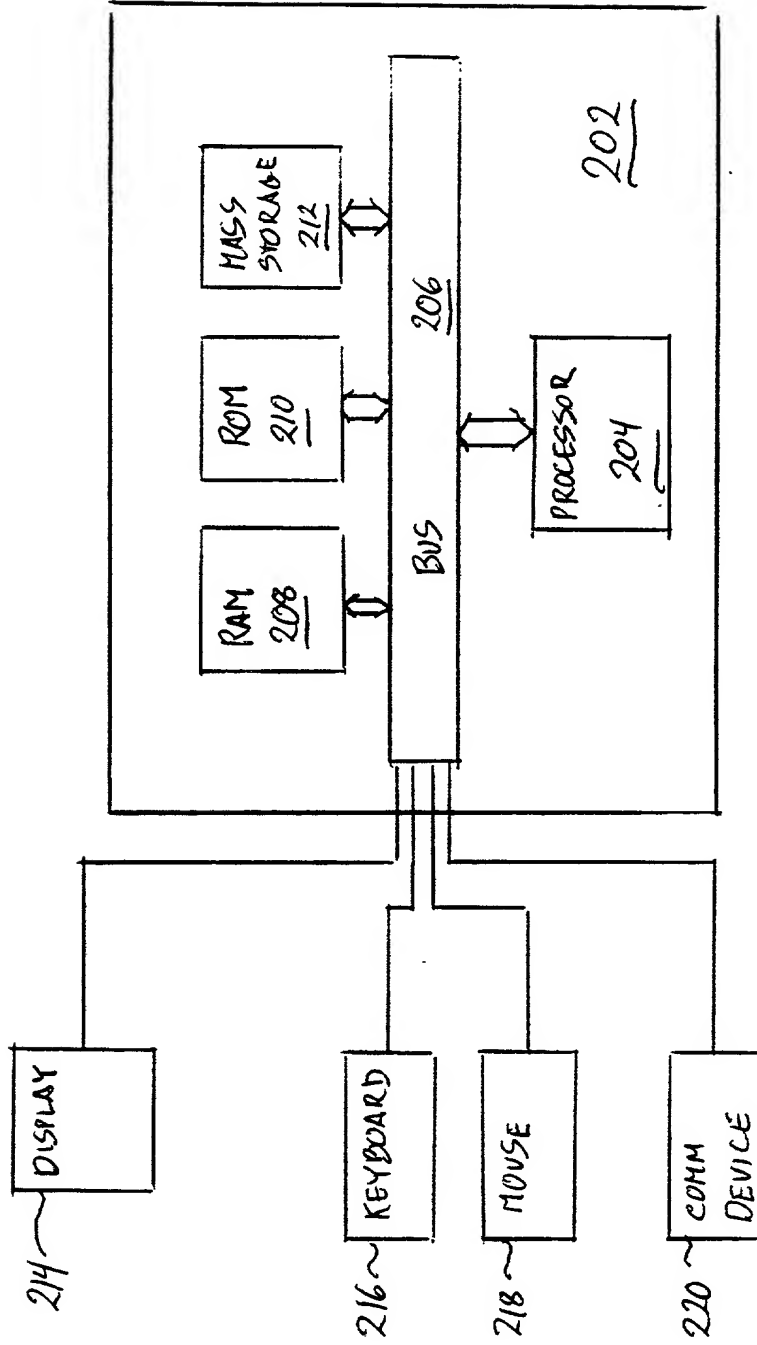


Fig. 6